

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Thomas A. DeFalcon, Jr. and Joan M.
DeFalcon

Case No.:

18-22151

Judge:

Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: October 1, 2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ PJ

Initial Debtor: /s/ TD

Initial Co-Debtor: /s/ JD

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 3920.00 per month to the Chapter 13 Trustee, starting on
November for approximately 57 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1885.00
DOMESTIC SUPPORT OBLIGATION Internal Revenue Service	1040 Taxes	6,948.78

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Citibank	144 Mapletree Rd, Toms River, NJ	14,177.67	2.00% Fixed	14,177.67	1090.59*
Mr. Cooper	144 Mapletree Rd. Toms River, NJ	22,637.22	3.875%	22,637.22	1,450.81* *changes may be required due to interest rate changes or change in escrow amounts

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 168,110.40 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
SLM Bank, c/o Navient Solutions	Student loan	To be paid outside of Plan by Debtors' son	33,107.43
Navient PC Trust	Student loan		8,010.63
Sallie Mae	Student loan		4,492.00

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph Purrazzella, Esq. - legal fees
- 3) IRS Mortgage arrears
- 4) Unsecured creditors filing timely Proofs of Claim

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 15, 2018

Explain below **why** the plan is being modified:

Amend Mortgage arrears pursuant to creditors' objections

Explain below **how** the plan is being modified:

Amend Part 4(a) to provide for proper mortgage arrearages

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/1/2018

/s/ Thomas A. DeFalcon, Jr.

Debtor

Date: 10/1/2018

/s/ Joan M. DeFalcon

Joint Debtor

Date: 10/1/2018

/s/ Joseph Purrazzella, Esq.

Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Thomas A DeFalcon, Jr.
 Joan M DeFalcon, Jr.
 Debtors

Case No. 18-22151-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.
 db/jdb

cr +Thomas A DeFalcon, Jr., Joan M DeFalcon, Jr., 144 Mapletree Road,
 Toms River, NJ 08753-8330
 +CITIBANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 517594216 American Express, Customer Service, PO Box 981535, El Paso, Texas 79998-1535
 517594217 +American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
 517712309 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517594221 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America/FIA, PO Box 982238, El Paso, Texas 79998-2238)
 517594223 +BJs/Comenity, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
 517685200 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517594222 +Best Buy Credit Services, PO Box 790441, St. Louis, Missouri 63179-0441
 517594224 +Bosco's/Comenity Capital Bank, Bankruptcy Dept, PO Box 183043, Columbus, Ohio 43218-3043
 517712313 ++CITIBANK, PO BOX 6030, SIOUX FALLS SD 57117-6030
 (address filed with court: Citibank, N.A., P.O. Box 688971, Des Moines, IA 50368-8971)
 517709283 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517594226 Chase Card Services, PO Box 15548, Wilmington, Delaware 19886-5548
 517594227 Citi Mortgage Home Equity Line, PO Box 790110, ST. Louis, MO 63179-0110
 517701914 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517713078 Citibank, N.A., P.O. Box 6030, Sioux Falls, SD 57117-6030
 517693793 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517594228 +Exxon/Mobil, PO Box 6404, Sioux Falls, South Dakota 57117-6404
 517594229 +Home Depot Credit Services, PO Box 790328, St. Louis, Missouri 63179-0328
 517594233 +KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517594237 +Macys, Bankruptcy Processing, PO Box 8053, Mason, Ohio 45040-8053
 517594239 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, Texas 75019-4620
 517663750 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 517594241 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 517594243 +Sears Cards, PO Box 6283, Sioux Falls, South Dakota 57117-6283
 517594244 +Shell Mastercard, PO Box 6170, Sioux Falls, SD 57117-6170
 517594247 +TD Bank (PO Box 84037, Columbus, Georgia, PO Box 84037, Columbus, Georgia 31908-4037
 517594245 Target, Target Credit Services, PO Box 673, Minneapolis, Minnesota 55440-0673
 517594246 +Target Card Services, PO Box 673, Minneapolis, Minnesota 55440-0673
 517705795 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2018 23:38:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 02 2018 23:38:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517594215 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:08 Amazon/Synchrony Bank,
 Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
 517594220 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 02 2018 23:37:49 Avenue/Comenity,
 Bankruptcy Department, PO Box 182273, Columbus, OH 43218-2273
 517594225 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:44:14 Care Credit/Synchrony Bank,
 PO Box 965036, Orlando, Florida 32896-5036
 517636128 E-mail/Text: cio.bncmail@irs.gov Oct 02 2018 23:37:24 Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 517594232 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:40 JCP/Synchrony Bank,
 Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
 517594234 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 02 2018 23:37:12 Kohls Capital One,
 PO Box 3043, Milwaukee, Wisconsin 53201-3043
 517594235 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 02 2018 23:37:49 Lane Bryant/Comenity,
 Bankruptcy Department, PO Box 182273, Columbus, OH 43218-2273
 517594236 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:40 Lowes Synchrony Bank,
 Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060
 517594238 +E-mail/Text: ebn@rwjbh.org Oct 02 2018 23:38:38 Monmouth Medical Center,
 St. Barnabus Health Care System, PO Box 903, Oceanport, New Jersey 07757-0903
 517685201 E-mail/PDF: pa_dc_claims@navient.com Oct 02 2018 23:43:26 NAVIENT PC TRUST,
 C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 517594240 +E-mail/PDF: pa_dc_claims@navient.com Oct 02 2018 23:44:32 Navient, PO Box 9500,
 Wilkes Barre, Pennsylvania 18773-9500
 517717430 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 03 2018 00:06:23
 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
 Norfolk VA 23541
 517711838 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:43:52
 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
 517718056 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:43:51
 Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 56

Date Rcvd: Oct 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517717680 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:43:52
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517718135 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:43:52
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
517704734 E-mail/Text: bnc-quantum@quantum3group.com Oct 02 2018 23:38:04
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517704685 E-mail/Text: bnc-quantum@quantum3group.com Oct 02 2018 23:38:04
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
517684992 E-mail/PDF: pa_dc_claims@navient.com Oct 02 2018 23:43:58 SLM BANK,
C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517594242 +E-mail/Text: ebn_bkrt_forms@salliemae.com Oct 02 2018 23:38:46 Sallie Mae,
300 Continental Drive, Newark, Delaware 19713-4322
517689465 +E-mail/Text: ebn_bkrt_forms@salliemae.com Oct 02 2018 23:38:46 Sallie Mae Bank,
PO Box 3319, Wilmington, DE 19804-4319
517595206 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:40 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517715797 +E-mail/Text: bncmail@w-legal.com Oct 02 2018 23:38:24 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517594248 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 02 2018 23:37:49 Victoria Secret/Comenity,
Bankruptcy Department, PO Box 182273, Columbus, Ohio 43218-2273

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517594218* American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
517594219* +American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
517594230* Internal Revenue Service, Special Procedures Bk Section, PO Box 744,
Springfield, New Jersey 07081
517594231* Internal Revenue Service, Special Procedures, Bankruptcy Section, PO Box 744,
Springfield, New Jersey 07081

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2018 at the address(es) listed below:

Albert Russo docs@russotruster.com
Craig Scott Keiser on behalf of Creditor CITIBANK, N.A. craig.keiser@phelanhallinan.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Purrazzella on behalf of Joint Debtor Joan M DeFalcon, Jr. joseph@purrlaw.com,
joep1897@comcast.net
Joseph Purrazzella on behalf of Debtor Thomas A DeFalcon, Jr. joseph@purrlaw.com,
joep1897@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6